



Brewin  
Dolphin

# Changes to your Terms & Conditions

Summarised below are the key changes to your Terms & Conditions (the “Terms”)

## Contractual Settlement:

We will debit or credit cash or financial instruments from or to your account on the intended contractual settlement date, which may be before they have actually settled in the market. For more details, please see the section of the Terms titled ‘Settlement – How we settle with you’.

## Bereavement Service:

In certain circumstances, we will now be able to continue to manage your investments for up to a year after your death, or the date the grant of probate/ certificate of confirmation is received, whichever is earlier. For more details please see the section of the Terms titled “Death of a client” .

## Stock Transfers:

Transfers of investments to or from your accounts with us to another custodian or investment firm may be done by way of a Unit Transfer. In executing the Unit Transfer, we may convert your investments into any cheaper, or discounted classes of those investment without further

instruction from you. For more details, please see the section of the Terms titled “Stock Transfers”.

## Capital Account

Your deposit account will now be referred to as your ‘capital account’.

## Order Execution and Conflicts of Interest Policy (not applicable to Channel Islands)

These policies have been updated in line with our regulatory requirements. A copy of the Order Execution Policy can be found [here](#). A copy of the Conflicts of Interest Policy can be found [here](#).

## Execution Venues and Counterparties (not applicable to Channel Islands)

An updated list of execution venues and counterparties is published in Appendix 1 to the Order Execution Policy.

If you would like these changes explained to you in more detail, please contact your investment manager or financial planner.

You can access a copy of the Terms by clicking [here](#).